

Patent Application # 10/082,723

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## 1 CLAIMS

2 What I claim as my invention is:

3 1. (canceled)

4 2. (canceled)

5 3. (canceled)

6 4. (canceled)

7 5. (currently amended): A system according to Claim 3 for making online purchases8 comprising:9 a customer interface device for connecting buyers to either a voice or data10 network,11 a network of banks,12 a collection of buyers each of which maintains a buyer account with at13 least one of the banks in the network of banks,14 a collection of payees each of which maintains a payee account with at15 least one of the banks in the network of banks,16 a network of holding accounts with at least one holding account residing17 in each of the banks in the network of banks,18 an agent that directs the transfer of funds from a buyer account into a19 holding account residing in the same bank as the buyer account within the20 network of banks, and also directs the transfer of funds into a payee account from21 a holding account residing in the same bank as the payee account within the22 network of banks,23 a means for authenticating buyers and payees and enforcing security.